

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re: NELSON A GONZALES
VIRGEN D GONZALES

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Case No.: 06-01861

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/28/2006.
- 2) This case was confirmed on 04/26/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/30/2008.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/04/2008.
- 5) The case was completed on 07/27/2009.
- 6) Number of months from filing to the last payment: 41
- 7) Number of months case was pending: 46
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 39,940.00
- 10) Amount of unsecured claims discharged without payment \$ 33,624.93
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 16,109.00
Less amount refunded to debtor	\$ 772.09
NET RECEIPTS	\$ 15,336.91

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,789.00
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 963.26
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION	\$ 3,752.26
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Attorney fees paid and disclosed by debtor	\$ 211.00
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Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
AMERICAN HONDA FINAN	SECURED	8,000.00	12,116.28	.00	.00	.00
AMERICAN HONDA FINAN	UNSECURED	4,761.00	7,120.34	7,120.34	995.64	.00
AMERICAN HONDA FINAN	OTHER	.00	NA	NA	.00	.00
GMAC	SECURED	3,400.00	3,025.75	3,025.75	3,025.75	496.18
GMAC	OTHER	.00	NA	NA	.00	.00
HOMEQ SERVICING CORP	SECURED	290,000.00	288,697.20	.00	.00	.00
HOME EQUITY SERVICE	OTHER	.00	NA	NA	.00	.00
HOMEQ SERVICING CORP	OTHER	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	SECURED	2,500.00	2,434.01	2,434.01	2,434.01	295.20
NATIONWIDE ACCEPTANC	UNSECURED	500.00	NA	NA	.00	.00
VW CREDIT	SECURED	2,688.00	11,921.60	.00	.00	.00
VW CREDIT	OTHER	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AMERICAN GENERAL FIN	UNSECURED	.00	NA	NA	.00	.00
AMERIQUEST MORTGAGE	UNSECURED	.00	NA	NA	.00	.00
AMEX	UNSECURED	.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	53.00	42.40	42.40	5.93	.00
BANK ONE	UNSECURED	.00	NA	NA	.00	.00
FIRST CHICAGO BANK O	UNSECURED	.00	NA	NA	.00	.00
BANK ONE	UNSECURED	.00	NA	NA	.00	.00
BANK ONE	UNSECURED	.00	NA	NA	.00	.00
BANK ONE	UNSECURED	.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
BANK ONE	UNSECURED	.00	NA	NA	.00	.00
BANK UNITED	UNSECURED	.00	NA	NA	.00	.00
BARNES USED CARS	UNSECURED	.00	NA	NA	.00	.00
BONLAR LOAN CO	UNSECURED	.00	NA	NA	.00	.00
BP/CITI	UNSECURED	357.00	NA	NA	.00	.00
CAPITAL FIRST BANK	UNSECURED	.00	NA	NA	.00	.00
CAPITAL FIRST BANK	UNSECURED	.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	.00	NA	NA	.00	.00
GE MONEY BANK	UNSECURED	.00	NA	NA	.00	.00
CITIBANK/SEARS	UNSECURED	.00	NA	NA	.00	.00
CBUSA SEARS	UNSECURED	.00	NA	NA	.00	.00
CITIBANK	UNSECURED	.00	NA	NA	.00	.00
CITGO/CITI	UNSECURED	.00	NA	NA	.00	.00
CITIBANK	UNSECURED	.00	NA	NA	.00	.00
CITIBANK/SEARS	UNSECURED	.00	NA	NA	.00	.00
CONSECO FINANCE	UNSECURED	.00	NA	NA	.00	.00
CONSECO FINANCE	UNSECURED	.00	NA	NA	.00	.00
CONNECTICUT CHILD SU	UNSECURED	.00	NA	NA	.00	.00
DELAWARE PLACE MTG S	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	3,132.00	3,132.21	3,132.21	437.98	.00
LVNV FUNDING	UNSECURED	8,088.00	8,462.50	8,462.50	1,186.10	.00
FIRST HORIZON HOME L	UNSECURED	.00	NA	NA	.00	.00
FORD MOTOR CREDIT	UNSECURED	.00	772.29	772.29	108.12	.00
FORD MOTOR CREDIT	UNSECURED	.00	NA	NA	.00	.00
GEMB EMPIRE	UNSECURED	.00	NA	NA	.00	.00
GEMB/JC PENNEY	UNSECURED	.00	NA	NA	.00	.00
GE MONEY BANK	UNSECURED	.00	NA	NA	.00	.00
CARSON PIRIE SCOTT	UNSECURED	656.00	703.96	703.96	98.43	.00
HSBC/K MART	UNSECURED	.00	NA	NA	.00	.00
MENARDS	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	2,524.00	2,523.99	2,523.99	352.93	.00
HSBC/VELOCITY	UNSECURED	.00	NA	NA	.00	.00
ECAST SETTLEMENT COR	UNSECURED	8,683.00	8,683.81	8,683.81	1,217.12	.00
ECAST SETTLEMENT COR	UNSECURED	5,963.00	5,963.91	5,963.91	833.93	.00
MONOGRAM BANK N AMER	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NATIONWIDE ACCEPTANC	UNSECURED	.00	NA	NA	.00	.00
NBGL CARSONS	UNSECURED	.00	NA	NA	.00	.00
ORCHARD BANK	UNSECURED	.00	NA	NA	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	357.00	696.03	696.03	97.33	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
PRIMUS FINANCIAL SER	UNSECURED	.00	NA	NA	.00	.00
RNB TARGET	UNSECURED	.00	NA	NA	.00	.00
SHELL/CITI	UNSECURED	.00	NA	NA	.00	.00
SOUTH CENTAL BANK &	UNSECURED	.00	NA	NA	.00	.00
TARGET	UNSECURED	.00	NA	NA	.00	.00
VICTORIAS SECRET	UNSECURED	.00	NA	NA	.00	.00
WASHINGTON MUTUAL	UNSECURED	.00	NA	NA	.00	.00
WASHINGTON MUTUAL HO	UNSECURED	.00	NA	NA	.00	.00
WFNNB	UNSECURED	.00	NA	NA	.00	.00
GMAC	UNSECURED	NA	.00	.00	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	.00	.00	.00
Debt Secured by Vehicle	5,459.76	5,459.76	791.38
All Other Secured	.00	.00	.00
TOTAL SECURED:	5,459.76	5,459.76	791.38
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	38,101.44	5,333.51	.00

Disbursements:

Expenses of Administration	\$ 3,752.26	
Disbursements to Creditors	\$ 11,584.65	
TOTAL DISBURSEMENTS:		\$ 15,336.91

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/30/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.